

FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court District of		VOLUNTARY PETITION
IN RE (Name of debtor - If individual, enter Last, First, Middle) <b>Quiroz, Ismael Jr.</b>		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)
ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)		ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)
SOC. SEC./TAX I.D. NO. (If more than one, state all) <b>XXX-XX-7144</b>		SOC. SEC./TAX I.D. NO. (If more than one, state all)
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) <b>336 Manistee, Calumet City, IL 60409</b>		STREET ADDRESS OF DEBTOR (No. and street, city, state, zip)
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Cook</b>		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		<p><input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business immediately or principal place of business or principal assets in this District for 180 days preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtors affiliate, general partner or partnership pending in this District.</p>

INFORMATION REGARDING DEBTOR (Check applicable)

TYPE OF DEBTOR		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (check one)
<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Joint (H&W) <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> 304-Case Ancillary to Foreign Proceeding
NATURE OF DEBT		FILING FEE (check one)
<input type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A&B below		<input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) must attach signed application for the court/s consideration certifying that the debtor is unable to pay fee except in instalments. Rule 1006(b) see Official Form No. 3
A. TYPE OF BUSINESS (check one)		NAME and ADDRESS of LAW FIRM OR ATTORNEY  <b>Staver &amp; Gainsberg, P.C.</b> <b>120 W. Madison St., Ste. 520</b> <b>Chicago, IL 60602</b>
<input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business		Telephone No. <b>312-422-1130</b>
B. BRIEFLY DESCRIBE NATURE OF BUSINESS		NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR
		<input type="checkbox"/> Debtor is not represented by an attorney

STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. 604) (Estimates only) (Check applicable)	THIS SPACE FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
ESTIMATED NUMBER OF CREDITORS <b>X 1-15    16-49    50-99    100-199    200-999    1000-over</b>	
ESTIMATED ASSETS (in thousands of dollars) <b>X Under 50    50-99    100-499    500-999    1000-9999    10,000-99,000    100,000</b>	over
ESTIMATED LIABILITIES (in thousands of dollars) <b>Under 50    50-99    X 100-499    500-999    1000-9999    10,000-99,000    100,000</b>	over
ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY <b>0    1-19    20-99    100-999    1000-over</b>	
ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY <b>0    1-19    20-99    100-499    500-over</b>	

Name of Debtor

Quiroz, Ismael Jr.

(court use only)

## FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate.

A copy of debtor's proposed plan dated \_\_\_\_\_ Debtor intends to file a plan within the time allowed by statute, is attached. rule or order of the court.

## PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet)

Location Where Filed	Case Number	Date Filed
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## PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER OR AFFILIATE OF THIS DEBTOR (if more than one, attach additional sheet.)

Name of Debtor	Case Number	Date
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Relationship	District	Judge
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## REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title II, United States Code, specified in this petition.

## SIGNATURES

## ATTORNEY

X /s/ Neal S. Gainsberg Date

Signature

INDIVIDUAL/JOINT DEBTOR(S) I declare under penalty of perjury that the information provided in this petition is true and correct		CORPORATE OR PARTNERSHIP DEBTOR I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized
X /s/ Ismael Quiroz, Jr.		X

Signature of Debtor

Date

X

Signature of Joint Debtor

Date

Signature of Authorized Individual

Print of Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition

Date

## Exhibit "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)

 Exhibit "A" is attached and made part of this petition.

## TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (SEE p.l. 98-353 &amp; 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title

If I am represented by an attorney, exhibit "B" has been completed.

X

Date

Signature of Debtor

X

Date

Signature of Joint Debtor

## EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter

X

Date

Signature of Attorney

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re: **Quiroz, Ismael Jr.**

Debtor(s)

Case No.

(If Known)

See summary below for the lists of schedules. Include Unsworn Declaration under Penalty of Perjury at the end

**GENERAL INSTRUCTIONS:** Schedule D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each, Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided, Add the amounts of Scheduels A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	0.00		
B - Personal Property	Y	1	6,000.00		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Y	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		230,957.76	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			3,600.00
J - Current Expenditures of Individual Debtor(s)	Y	1			3,411.00
Total Number of Sheets of All Schedules		11			
Total Assets			6,000.00		
			Total Liabilities		230,957.76

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	H	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
		W	J	
None			0.00	
<b>TOTAL -&gt;</b>			<b>0.00</b>	(Report also on Summary of Schedules)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on Hand	N			
2. Checking/savings or other financial accounts certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	N	Checking - Pullman Bank		500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video and computer equipment	N	Household Goods		1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.	N			
7. Furs and jewelry.	N			
8. Firearms and sports, photographic, and other hobby equipment.	N			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	N			

In re: Quiroz, Ismael Jr.

Debtor(s)

No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H	CURRENT MARKET VALUE OF
			W	DEBTORS INTEREST IN PROPERTY
10. Annuities. Itemize and name each issuer.	N		J	WITHOUT DEDUCTING ANY
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	N		C	SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnerships or joint ventures. Itemize.	N			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates, and rights to powers exercisable for the benefit of the debtor other than those listed on Schedule of Real Property	N			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust	N			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights, and other intellectual property. Give particulars.	N			
22. Licenses, franchises, and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1996 Dodge Caravan (194,000 miles)</b>		<b>500.00</b>
24. Boats, motors, and accessories.	N	<b>1997 Jeep Cherokee (75,000 miles)</b>		<b>3,000.00</b>
25. Aircraft and accessories.	N	<b>1993 Ford Mustang (123,000 miles)</b>		<b>800.00</b>
26. Office equipment, furnishings, and supplies	N			
27. Machinery, fixtures, equipment and supplies used in business	N			
28. Inventory.	N			
29. Animals	N			
30. Crops - growing or harvested. Give particulars.	N			
31. Farming equipment and implements	N			
32. Farm supplies, chemicals, and feed.	N			
33. Other personal property of any kind not already listed. Itemize.	N			
(Included amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total->				<b>6,000.00</b>

In re:

**Quiroz, Ismael Jr.**

Debtor(s)

Case No.

(if known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under (Check one)

 11 U.S.C & 522(b)(1): Exemptions provided in 11 U.S.C. & 522(d). NOTE: There exemption are available only in certain states. 11 U.S.C & 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Checking Acct	735 ILCS 5/12-1001(b)	500.00	500.00
1997 Jeep Cherokee	735 ILCS 5/12-1001(c)	1,200.00	3,000.00
1997 Jeep Cherokee	735 ILCS 5/12-1001(b)	300.00	3,000.00

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LEIN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LEIN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
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In re: **Quiroz, Ismael Jr.**

Debtor(s)

Case No.

(if known)

### SCHEDULE E - CREDITORS HOLDINGS UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3)

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extend provided in 11 U.S.C. 570(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

**Deposits by individuals**

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs, duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(7).

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.						
Account No.						
Account No.						
Account No.						
<input type="checkbox"/> Continuation sheets attached				Subtotal -->	0.00	
				Total -->	0.00	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 2124021020					
IFSCI 6500 W. Irving Park Rd. Chicago, IL 60634			Mortgage		66,574.00
ACCOUNT NO. 874000225					
AMC Mortgage Service 505 City Parkway W. Orange, CA 92868			Mortgage		59,200.00
ACCOUNT NO. 773810548147					
RSHK/CBUSA P.O. Box 689183 Des Moines, IA 50368			Rev. Charge		2,300.00
ACCOUNT NO. 6011300651458349					
Discover Titanium Card P.O. Box 30952 Salt Lake City, UT			Rev. Charge		5,100.00
ACCOUNT NO. 14376884					
SBC-Michigan c/o CFC Financial LLC P.O. Box 2036 Warren, MI 48090-2036			Collection		724.00
ACCOUNT NO. 4275012070033175					
Household Bank Visa P.O. Box 17051 Baltimore, MD 21297-3175			Rev. Charge		605.00
ACCOUNT NO. 5490992560094181					
MBNA America P.O. Box 15286 Wilmington, DE 19886-5286			Rev. Charge		1,000.00
ACCOUNT NO. 700119119939420					
Best Buy Retail Services P.O. Box 17298 Baltimore, MD 21297-1298			Rev. Charge		1,043.69
ACCOUNT NO. 4427103008536657					
Bank of America (Visa) P.O. Box 650260 Dallas, TX 75265-0260			Rev. Charge		6,300.00
Subtotal ->					142,846.69
Total ->					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 4305982510022489					
Lowe's Capital One P.O. Box 85015 Richmond, VA 23285			Rev. Charge		680.00
ACCOUNT NO. 093301321					
Dyck-O'Neal Inc. 15301 Spectrum, Ste 550 Addison, TX 75001			Foreclosure 61385 Campbell, Chicago, IL		85,356.98
ACCOUNT NO.					
Circuit City			Rev. Charge		2,074.09
ACCOUNT NO.					
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Subtotal ->					88,111.07
Total ->					230,957.76



In re: Quiroz, Ismael Jr.

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check here if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Quiroz, Ismael Jr.

Debtor(s)

Case No.

(if known)

SCHEDULE H - CODEBTORS

Check here if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status:	NAMES	AGE	RELATIONSHIP
Married	Naomi Marie Quiroz	6 months	Daughter
Employment:	DEBTOR		
Occupation	<b>Elec. Comp. Tech.</b>		
Name of Employer	<b>Harrah's Joliet Casino</b>		
How Long Employed	<b>3 months</b>		
Address of Employer	<b>151 N. Joliet St., Joliet, IL 60432</b>		
	<b>33 N. LaSalle St., #910, Chicago, IL 60602</b>		

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
Current monthly gross wages, salary and commissions.....	<b>2,322.00</b>	<b>2,400.00</b>
(pro rate if not paid monthly)		
Estimate monthly overtime		
<b>SUBTOTAL</b>	<b>2,322.00</b>	<b>2,400.00</b>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	<b>601.00</b>	<b>500.00</b>
b. Insurance	<b>21.00</b>	
c. Union dues		
d. Other (Specify)		
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>622.00</b>	<b>500.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>1,700.00</b>	<b>1,900.00</b>

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for

the debtor's use or that of dependents listed above

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

<b>TOTAL MONTHLY INCOME</b>	<b>1,700.00</b>	<b>1,900.00</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>3,600.00</b>	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	950.00
Are real estate taxes included? <input type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities Electricity and heating fuel	150.00
Water and sewer	
Telephone	
Other	
Portable Phone	120.00
Cable	115.00
65.00	65.00
Home maintenance (repairs and upkeep)	50.00
Food	700.00
Clothing	200.00
Laundry and dry cleaning	100.00
Medical and dental expenses	150.00
Transportation (not including car payments)	450.00
Recreation, clubs and entertainment, newspapers, magazine, etc	200.00
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	21.00
Auto	140.00
Other	
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	
Installment payments:(In chapter 12 & 13 cases, do not list payments to be included in the plan)	
Auto	
Other	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other	
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>3,411.00</b>
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	
B. Total projected monthly expenses	
C. Excess income (A minus B)	
D. Total amount to be paid into plan each	
	(interval)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets,  
(Total shown on summary page plus 1.)  
and that they are true and correct to the best of my knowledge, information and belief.

Date Signature: \_\_\_\_\_  
Debtor

Date Signature: \_\_\_\_\_  
(Joint Debtor, if any)

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets,  
(Total shown on summary page plus 1)  
and that they are true and correct to the best of my knowledge, information and belief.

Date Signature: \_\_\_\_\_  
(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

In re: **Quiroz, Ismael Jr.**

Debtor(s) Case No.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

- a. Property to Be Surrendered.

Description of property	Creditor's name	H,W or J
<b>None</b>		

- b. Property to Be Retained (Specify Reaffd, Red'd or Exempt to state debtors intention concerning reaffirmation, redemption, or lien avoidance\*.)

Description of property	Creditor's name	Reaff'd Red'd Exempt
<b>None</b>		

3. I understand that 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date:

---

Signature of Debtor

\* Reaff'd - Debt will be reaffirmed pursuant to 524(c)

Red'd - Property is claimed as exempt and will be  
redeemed pursuant to 722

Exempt-Lien will be avoided pursuant to 522(f) and property  
will be claimed as exempt

---

Signature of Debtor

In re: **Quiroz, Ismael Jr.**

Debtor(s) Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None", or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number if known, and the number of the question.

**DEFINITIONS**

"In business" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partnership a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporation of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

       None. 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, Unless the spouses are separated and a joint petition is not filed) Give AMOUNT and SOURCE (if more than one).

**2005 YTD - \$5,648  
2004 - \$8,000  
2003 - \$8,000**

X None. 2. Income Other Than From Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

## 3. Payments to Creditors

X None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

X None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR and RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

## 4. Suits, Executions, Garnishments and Attachments

X None a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.

X None. b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

None 5. Repossessions, Foreclosures and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION and VALUE OF PROPERTY.

6. Assignments and Receiverships

None. a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CUSTODIAN, NAME and LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIPTION and VALUE OF GIFT.

None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give DESCRIPTION and VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES and, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. Give PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give NAME and ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred

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120 W. Madison St., Ste. 520  
Chicago, IL 60602**

either absolutely or by right of survivorship within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filed under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

None 12. Safe Deposit Boxes

List each safe deposit or other box or despository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR DATE OF SETOFF and AMOUNT OF SETOFF.

None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls. Give NAME and ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

None 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

None 17. Environmental Information Document Page 21 of 22  
 For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or materials.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law.

Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE NOTICE	ENVIRONMENT LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE NOTICE	ENVIRONMENT LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under an Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME & ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**Unsworn Declaration under Penalty of Perjury.**

**I declare under penalty that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.**

Date \_\_\_\_\_ Signature of Debtor \_\_\_\_\_

Date \_\_\_\_\_ Signature of Joint Debtor \_\_\_\_\_  
 (if any)

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both 18 U.S.C. 152 and 3571.**

In re: Quiroz, Ismael Jr.

Debtor(s)

Case No.

(if known)

**STATEMENT**

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

**(1) The undersigned is the attorney for the debtor(s) in this case.**

**(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:**

(a) for legal services rendered or to be rendered in contemplation of and in connection  
with this case  
(b) prior to filing this statement, debtor(s) have paid  
(c) the unpaid balance due and payable is

850.00

850.00

0.00

**(3) \$ 209.00 of the filing fee in this case has been paid.**

**(4) The services rendered or to be rendered include the following:**

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in  
determining whether to file a petition under title 11 of the United States Code.  
(b) preparation and filing of the petition, schedules, statement of affairs and other documents  
required by the court.  
(c) representation of the debtor(s) at the meeting of creditors.

**(5) The source of payments made by the debtor(s) to the undersigned was from earning, wages and  
compensation for services performed, and**

**(6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance  
remaining, if any, will be from earnings, wages and compensation for services performed, and**

**(7) The undersigned has received no transfer, assignment or pledge of property except the  
following for the value stated:**

**(8) The undersigned has not shared or agreed to share with any other entity, other than with  
members of undersigned's law firm, any compensation paid or to be paid except as follows:**

Date:

Respectfully submitted /s/ Neal S. Gainsberg Attorney for Petitioner

Attorney's name and address

Staver & Gainsberg, P.C., 120 W. Madison St., Ste. 520, Chicago, IL 60602